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REMARKS

This response is to the Office Action mailed in the above-referenced case on October 19, 2006. Claims 1-8, 13-15, 18-23, and 25-27 are standing for examination. Claims 1-8, 13-15, 18-23, and 25-27 are rejected under 35 U.S.C. 103(a) as being unpatentable over Northington et al., (US 6,128,602) hereinafter Northington, in view of Atkins, (US 5,875,437) hereinafter Atkins.

In response, applicant herein provides clear arguments which unarguably show where the art of Northington and Atkins fail to support a rejection of obviousness as made by the Examiner.

In the present action the Examiner states; "Northington teaches a main electronic interface supported by back-end software, the main interface for registering all user accounts into at least one portfolio group, the accounts accessible in detail through the main interface (col. 11, lines 4-15:col. 17, lines 50-55: fig. 7; Northington discloses an entity's portfolio Report Forecast wherein his system provides one or more authorized users with the ability to monitor financial transactions on-line and manipulate and control all financial transactions of the entity in real time using, for example, Web-browser software technology);"

Applicant argues Column 17 of Northington shows a plurality of reports that are available from the system's report generator/database. The report specifically referenced by the Examiner is titled 'Quarterly Operating Certificate' which provides general accounting and reporting information regarding an entity's portfolio. Applicant points out that said reports are generated and sent to a particular qualified user based upon a request to the system (Fig. 7). Applicant argues that said report contains general quarterly account information on the entity, which in this case is a large credit card corporation. This report as taught in Northington cannot read on "...registering all user accounts into at least one portfolio group, the accounts accessible in detail through the main interface" as claimed in applicant's invention.

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The Examiner states Northington teaches; "at least one cobranded electronic interface supported by back-end software, the cobranded interface mirroring the accounts registered in the main electronic interface (Col. 10, lines 56-65; col. 11, lines 4-15); Northington discloses an entity with the ability to administer and control in real time financial transaction capabilities at an individual account or "cardholder" level, at a group level (including a plurality of individual accounts) and at a global level (including all accounts within the entity). Administration and control functions at the individual, group and global levels may include: adding (i.e. registered as claimed) one or more new individual accounts to enable purchasing authority); and providing direct account registration, reporting, and maintenance specific to accounts provided by the associated institutions, characterized in that through direct linking between the main, cobranded, and institution-specific interfaces, any parameters associated with any action initiated to a specific account through any of the interfaces is immediately propagated to the other interfaces (col. 3, lines 21 -32).

Applicant argues that Northington absolutely fails to teach, "... the cobranded interface mirroring the accounts registered in the main electronic interface". Northington simply allows remote access to its system of operating functions and database as disclosed in the portions of Northington referenced by the Examiner. There is no connection between interfaces and mirroring of data between interfaces in Northington as claimed in applicant's invention.

Further, Northington fails to teach, "...any parameters associated with any action initiated to a specific account through any of the interfaces is immediately propagated to the other interfaces" as claimed. Column 3, lines 21-32 of Northington, relied upon by the Examiner to teach said limitation, merely states that the system allows for automatic real-time posting of transactions to the selling and purchasing entities. There is no teaching or suggestion that selling and purchasing entities are portfolios mirrored to a plurality of interfaces. There is no teaching or suggestion that the transaction data of Northington is an action initiated to a specific account through any of the interfaces which is propagated, meaning the same updates are sent to update the

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portfolios at all of the interfaces, as claimed. Applicant believes the art of Northington lacks the capability of connecting and propagating account changes to a plurality of interfaces, as claimed. Northington teaches the ability of providing a database and allowing remote users access to it.

Therefore, applicant believes independent claims 1, 13 and 20 are clearly patentable over the art of Northington as argued above. Dependent claims 2-8, 14-15, 18-19, and 21-27 are patentable on their own merits, or at least as depended from a patentable claim.

As all of the claims presented are patentable to applicant over the art of record, it is respectfully requested that the claims be reconsidered, and that the case be passed quickly to issue. If there are any time extensions needed beyond any extension specifically requested with this amendment, such extension of time is hereby requested. If there are any fees due beyond any fees paid with this amendment, authorization is given to deduct such fees from deposit account 50-0534.

Respectfully submitted,
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